

In re:  
Moises Ivan Aguilera  
Debtor

Case No. 24-11518-SK  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0973-2  
Date Rcvd: Jun 24, 2024

User: admin  
Form ID: 318a

Page 1 of 3  
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2024:

Recip ID	Recipient Name and Address
db	+ Moises Ivan Aguilera, 780 North Craig Avenue, Pasadena, CA 91104-4934
41869469	ALLY CREDIT CARD, 1000 N West St Fl 11, Wilmington, DE 19801-1058
41869478	KARL HELTSLEY, 1972 Marguerite St, Palm Springs, CA 92264-6211
41869487	SYNCHRONY / CRATE & BARREL, PO Box 965022, Orlando, FL 32896-5022

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QRGONZALEZ.COM	Jun 25 2024 04:54:00	Rosendo Gonzalez (TR), Gonzalez & Gonzalez Law, P.C., 530 S. Hewitt Street, Suite 148, Los Angeles, CA 90013-1906
smg	EDI: EDD.COM	Jun 25 2024 04:54:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Jun 25 2024 04:54:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
smg	Email/Text: finance.bankruptcy@lacity.org	Jun 25 2024 01:12:00	Los Angeles City Clerk, P.O. Box 53200, Los Angeles, CA 90053-0200
41869469	^ MEBN	Jun 25 2024 01:07:07	ALLY CREDIT CARD, 1000 N West St Fl 11, Wilmington, DE 19801-1058
41869470	EDI: CAPITALONE.COM	Jun 25 2024 04:54:00	CAPITAL ONE, PO Box 31293, Salt Lake Cty, UT 84131-0293
41869473	EDI: CITICORP	Jun 25 2024 04:54:00	CITICARDS, PO Box 6241, Sioux Falls, SD 57117-6241
41869490	Email/Text: cfcbackoffice@contfinco.com	Jun 25 2024 01:13:00	THE BANK OF MISSOURI, 4550 NEW LINDEN HILL RD, WILMINGTON, DE 19808
41869472	EDI: CITICORP	Jun 25 2024 04:54:00	Citibank / The Home Depot, 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
41869474	Email/PDF: creditonebknotifications@resurgent.com	Jun 25 2024 01:22:16	Credit One Bank, Po Box 98873, Las Vegas, NV 89193-8873
41869475	EDI: DISCOVER	Jun 25 2024 04:54:00	DISCOVER BANK, PO Box 30939, Salt Lake Cty, UT 84130-0939
41869476	Email/Text: bankruptcy@gurstel.com	Jun 25 2024 01:13:00	Gurstel Law Firm, 9320 E Raintree Dr, Scottsdale, AZ 85260-2098
41869477	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Jun 25 2024 01:15:00	HYUNDAI CAPITAL AMERICA, 4000 Macarthur Blvd, Newport Beach, CA 92660-2516
41869471	EDI: JPMORGANCHASE	Jun 25 2024 04:54:00	Chase Card Services, PO Box 15369, Wilmington,

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			DE 19850-5369
41869479	+ Email/Text: rthompson@lfcu.org	Jun 25 2024 01:14:00	LAFAYETTE FEDERAL CREDIT UNION, 2701 Tower Oaks Blvd, Rockville, MD 20852-4235
41869480	EDI: LENDNGCLUB	Jun 25 2024 04:54:00	Lending Club Corp, 595 Market St Ste 200, San Francisco, CA 94105-2802
41869481	^ MEBN	Jun 25 2024 01:05:19	Lending Point, 1201 Roberts Blvd, Suite 200, Kennesaw, GA 30144-3612
41869482	Email/Text: bankruptcy@bbandt.com	Jun 25 2024 01:14:00	Lightstream / Suntrust Bank, PO Box 85092, Richmond, VA 23285-5092
41869483	Email/Text: ml-ebn@missionlane.com	Jun 25 2024 01:12:00	MISSION LANE TAB BANK, 101 2nd St Ste 350, San Francisco, CA 94105-3669
41869484	+ Email/Text: electronicbkydocs@nelnet.net	Jun 25 2024 01:14:00	NELNET / DEPT OF EDUCATION, 121 S 13th St, Lincoln, NE 68508-1922
41869485	Email/Text: electronicbkydocs@nelnet.net	Jun 25 2024 01:14:00	NELNET LOAN SERVICES, PO Box 1649, Denver, CO 80201-1649
41869486	^ MEBN	Jun 25 2024 01:05:06	Prosper Funding, 221 Main St Ste 300, San Francisco, CA 94105-1909
41869488	EDI: SYNC	Jun 25 2024 04:54:00	Synchrony / Living Spaces, PO Box 965060, Orlando, FL 32896-5060
41869489	EDI: SYNC	Jun 25 2024 04:54:00	Synchrony / Lowes, Po Box 530914, Atlanta, GA 30353-0914
41869491	Email/Text: Atlanticus@ebn.phinsolutions.com	Jun 25 2024 01:13:00	THE BANK OF MISSOURI / FORTIVA, 5 Concourse Pkwy, Atlanta, GA 30328-5350
41869492	Email/Text: bankruptcy@bbandt.com	Jun 25 2024 01:14:00	TRUIST BANK, PO Box 85052, Richmond, VA 23285-5052
41869493	Email/Text: vci.bkcy@vwcredit.com	Jun 25 2024 01:14:00	VW CREDIT INC, 1401 Franklin Blvd, Libertyville, IL 60048-4460
41869494	Email/Text: vci.bkcy@vwcredit.com	Jun 25 2024 01:14:00	VW Credit Leasing, 1401 Franklin Blvd, Libertyville, IL 60048-4460
41869495	EDI: WFFC2	Jun 25 2024 04:54:00	WELLS FARGO CARD SER, PO Box 393, Minneapolis, MN 55480-0393
41869496	EDI: WFFC2	Jun 25 2024 04:54:00	WELLS FARGO HOME MORTGAGE, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2024 at the address(es) listed below:

Name	Email Address
Benjamin Heston	on behalf of Debtor Moises Ivan Aguilera bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
Rosendo Gonzalez (TR)	rgonzalez@ecf.axosfs.com rossgonzalez@gonzalezplc.com;jzavala@gonzalezplc.com;zig@gonzalezplc.com;gig@gonzalezplc.com
United States Trustee (LA)	ustpreion16.la.ecf@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1	<u>Moises Ivan Aguilera</u>	Social Security number or ITIN	xxx-xx-0115
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Central District of California			
Case number:	2:24-bk-11518-SK		

**Order of Discharge – Chapter 7**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Moises Ivan Aguilera

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 6/24/24

**Dated:** 6/24/24

**By the court:** Sandra R. Klein  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

19/AUTU

For more information, see page 2 >

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**